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ABSTRACT

The National Postsecondary Student Aid Study (NPSAS) is a comprehensive study of how students and their families pay for postsecondary education. It includes nationally representative samples of undergraduate, graduate, and first-professional students who attend less-than-2-year institutions, 2-year institutions, 4-year colleges, and major universities. Students who receive financial aid and those who do not receive aid participate in NPSAS. The National Center for Education Statistics of the U.S. Department of Education conducts the study every 3 years. This paper describes some key findings of the NPSAS:87 and NPSAS:90, and the plans for the NPSAS:93 survey. Specifically, this paper focuses on: (1) source (federal, institution, and state) and type grants, loans, work-study) of financial aid received, by student and institution characteristics; (2) cumulative education debt for undergraduate and graduate education; and (3) reasons why students from families with low income never apply for financial aid. Seven tables and two figures are included. (Author)

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WHO GETS FINANCIAL AID? AND WHY LOW-INCOME STUDENTS DON'T APPLY FOR STUDENT AID?: KEY FINDINGS FROM THE NATIONAL POSTSECONDARY STUDENT AID STUDY

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For presentation at ASA in Boston August 9-13, 1992.

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The National Postsecondary Student Aid Study (NPSAS) is a comprehensive study of how students and their families pay for postsecondary education. It includes nationally representative samples of undergraduate, graduate, and first-professional students who attend less-than-2-year institutions, 2-year institutions, 4-year colleges, and major universities. Students who receive financial aid as well as those who do not receive aid participate in NPSAS. The National Center for Education Statistics of the U.S. Department of Education conducts the study every three years. This paper will describe some key findings of the NPSAS:87 and NPSAS:90, and the plans for the NPSAS:93 survey. Specifically, it will focus on the (1) source (federal, institution, state) and type (grants, loans, work-study) of financial aid received, by student and institution characteristics; (2) cumulative education debt for undergraduate and graduate education; and (3) reasons why students from families with low income never apply for financial aid.

What is NPSAS?

The National Center for Education Statistics (NCES), part of the U.S. Department of Education, is mandated by federal law to collect, analyze, and publish statistics and other data related to education in the United States and in other nations--Section 406(b) of the General Education Provisions Act, as amended (20 U.S.C. 1221e-1). As part of its program, NCES conducts the National Postsecondary Study Aid Study (NPSAS), a comprehensive study of students enrolled in less-than-2-year institutions, community and junior colleges, 4-year colleges, and major universities located in the United States and Puerto Rico. Undergraduate and graduate students who receive financial aid as well as those who do not receive aid participate in NPSAS. The study is conducted once every three years.

The National Postsecondary Student Aid Study collects information on student demographics, family income, education expenses, employment, education aspirations, and how students and their families meet the costs of postsecondary education. In addition to describing characteristics of students enrolled in postsecondary education, results are used, in part, to help determine future federal policy regarding student financial aid. Further, results can be used to portray accurately the characteristics of students attending college, particularly student aid recipients. Results from NPSAS can answer such basic questions as: What percentage of students receive federal student aid and in what amounts? What percentage receive state aid and in what amounts? What percentage receive institutional aid and in what

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amounts? What percentage receive other private assistance? What types of aid do students receive--grants, loans, or work-study? How much do parents contribute to their children's education? This series of studies is the only national-level source for answers to these and other questions about postsecondary students, their institutions, their programs of study, and their financial aid.

Beyond this descriptive purpose, the NPSAS surveys serve two other important purposes. Beginning with NPSAS:90, the surveys provide baseline information for specific groups (or cohorts) of students who will be the subject of study over time. NPSAS:90 included a longitudinal cohort of first-time students. NPSAS:93 will include a longitudinal cohort for graduating seniors. Second, researchers and analysts can use the data collected through these surveys for more advanced statistical and economic analyses. For example, policy analysts may use the data to measure the effects of aid changes on enrolled students.

In addition, policymakers and their advisors will no doubt apply the NPSAS data to many fundamental questions about the federal role in financing postsecondary education. Once enrolled, are students prevented from completing their course of study by financial or other barriers? NPSAS data, though limited to the enrolled students, can be used to address these questions. Some examples of the kinds of questions that can be answered using NPSAS data are:

A. How do Students and Families Finance Postsecondary Education?

1. What are the costs to students and their families of obtaining a postsecondary education and how have they changed?
2. How do students and their families meet costs of a postsecondary education, including a graduate education and post-baccalaureate professional education?
3. Have strategies for financing a postsecondary education been modified since 1986 and are these related to program changes?
4. Are the standard budgets used by various need analysis systems for determining need for financial aid sensitive to changing costs?
5. How would changes in institution-related charges affect student behavior in meeting increased costs?

B. The Process of Financial Aid - Who Receives Aid

1. Who receives financial aid, particularly federal financial aid, and who does not? Are some types of students more likely to receive aid than others? Has there been a change since 1986 in the distribution of federal aid, particularly in terms of institutional allocations?
2. What are the income distribution and other socioeconomic characteristics of students who receive student aid, particularly federal Aid, and those who do not?

3. What are the academic and personal characteristics of students who receive financial aid and those who do not?

4. Do education expenses differ for aided students, as compared with non-aided students?

5. Do sources of funds, particularly student and family contributions to meet education expenses differ for aided students as compared with non-aided students? How do aided students compare to non-aided students in terms of the total resources available for education and for other expenses?

C. The Process of Financial Aid - The Distribution of Financial Aid

1. In addition to federal aid, what other sources of financial aid are available to students, and how do these other sources (State, institutional, private, employer) interact with federal aid? Have there been increases in the extent and level of non-federal aid?

2. How is financial aid packaged for students both by source and type of aid (grant, loan, work, tuition waivers, etc.)?

3. Do packages change for students at various levels of the postsecondary education system? Do packages differ as a function of enrollment characteristics and status?

4. How is financial aid, both federal aid and aid from other sources, distributed among students at different types of postsecondary institutions?

5. How much financial assistance is provided by private sources; do employers provide a significant amount of aid to their employees, and, if so, what form does the aid take and what types of employers provide financial aid?

6. How successful are schools in having aid packages reflect students' earned income and outside sources of aid?

D. The Effects of Financial Aid on Students and Families

1. What is the effect of financial aid on (1) choice of undergraduate postsecondary institution; and (2) short-term persistence in postsecondary education?

2. What is the extent of need for additional financial aid among students who appear not to be able to meet the cost of attendance?

3. How did new definitions of dependency status (as in the 1989 Higher Education Amendments) or new program regulations affect student eligibility for financial aid?

4. What is the level of debt due to education expenses and how does this compare to students' and families' abilities to repay it? Has it increased?

5. How is financial aid receipt related to persistence and completion?

E. Other Uses of the NPSAS Student and Parent Data

1. The NPSAS data will permit detailed simulation and modeling of program costs, the impact of changes in program policies on program costs and the effects of changes in program policies on populations that would be affected.

2. To address the many issues surrounding student financial aid, NPSAS obtains data from a nationally representative sample of postsecondary education students and their parents. These data are available to inform public policy on a segment of the population that is vitally important to the future technical and economic well being of the Nation.

3. NPSAS data can be used to describe the postsecondary student population--in terms of its enrollment characteristics, its demographic characteristics, its financial strength and the activities in which postsecondary education students engage, in addition to attendance in a postsecondary institution.

4. The recent criticisms of all levels of education, particularly postsecondary education, coupled with increases in federal funding and demand for student aid programs have raised many policy questions. In particular, issues of academic progress, persistence, completion and opportunity for entry into jobs or graduate education, can best be addressed by longitudinal studies. NPSAS surveys will serve as the basis for these needed longitudinal efforts.

5. While the core NPSAS collects data on all levels of students, it only looks at these students at one point in time. To address issues such as persistence, progress, attainment, entry into work or further education, and rate of return or value of the postsecondary experience, a longitudinal component is included in NPSAS.

6. The longitudinal study of graduates from 4-year institutions (Baccalaureate & Beyond cohort) in the NPSAS:93 will supply information necessary to analyze issues relating to academic progress, graduate degree attainment, employment outcomes, and rate of return. In addition, it will supply information on the effects of factors, particularly financial, on progress and attainment.

The student survey--a computer assisted telephone interview--collects information about:

- introduction
- school enrollment
- enrollment and costs
- federal, state and institution financial aid
- additional sources of support
- employment during the academic year
- educational expectations/student characteristics
- parental characteristics
- financial status
- demographics
- locating information for students in the longitudinal cohort

Like the student survey, the parent survey is also conducted using a computer-assisted telephone interview system. The parent survey, however, is typically a purposive subsample drawn from the student survey. It was directed primarily at parents of undergraduate, dependent, unaided students. Parents are asked to describe what financial support they had provided to the sampled student and about other dependents whom they supported. Further, parents are asked to describe their own financial condition, including their income, type of job, monthly expenses, assets, and the funds borrowed for education purposes.

CAUTIONS AGAINST COMPARING 1990 NPSAS ESTIMATES TO 1987 NPSAS ESTIMATES

Both the 1990 NPSAS and the 1993 NPSAS present several interesting issues for those interested in trend data. Two design features of the 1990 NPSAS sample suggest that the estimates from all students in the 1989-90 analysis file are not comparable to published estimates from the 1987 NPSAS. These design changes were made to the 1990 NPSAS to improve full-year estimates. Both the 1987 and 1990 NPSAS sampled students enrolled in the fall (October). However, the 1990 NPSAS also sampled students who were enrolled in summer (August), winter (February), and spring (June). In both surveys, those students who were initially sampled in the fall could have been enrolled for the full school year.

The 1990 and 1993 NPSAS sample also include a small sample of students from Puerto Rico. Students from Puerto Rico were not included in the 1987 NPSAS. The final restricted data files and the unrestricted 1990 NPSAS Table Generator software allow users to produce estimates comparable to 1987 by selecting only students who were enrolled in the fall and exclude those sampled from Puerto Rico. These estimates will reflect full-year amounts of aid for students who were enrolled in the fall. Such estimates, however, will not reflect total expenditures as reported by the Department's specific Title IV program offices. This is explained more fully in the *NPSAS:90 Methodology Report* (NCES 92-008). Thus, when results of the 1993 NPSAS are available, those interested in trend data may begin two trend lines--one for students enrolled in the fall, and one for all students--at least for the next two cycles of NPSAS.

OTHER CAUTIONARY NOTES

The estimates for average amounts in this paper are for those who received the specified type of aid. For example, although dependent undergraduate students with family incomes of $100,000 or more received an average federal loan award of $2,700, about 2 percent of such students received federal loans. Further, NCES recommends that readers not try to produce their own estimates such as the percentage of undergraduates who received any aid, federal aid, state aid, etc., by combining estimates in this paper with the Center's Integrated Postsecondary Education Data System (IPEDS) fall 1989 enrollment numbers. The IPEDS enrollment data are for fall enrollment only.

Because the institution aid amount reported in the 1990 NPSAS analysis file was calculated differently from the institution aid amount in the 1987 NPSAS, readers are also cautioned not to misinterpret the amount of institution aid or the percentage of students receiving institution aid. In both the 1987 and the 1990 analysis files, the institution aid amount includes aid awarded by the institution such as tuition discounts and waivers, athletic scholarships, institution grants and loans, fellowships, and assistantships.

In the 1990 analysis file, institution aid was also defined to include any difference between the Pell Grant amount recorded at the institution and the Department of Education's records of final Pell Grant disbursements for the 1989-90 year. For example, if the original Pell amount for a given student was recorded as $1,900, but the Department's disbursement file indicated $1,500, then $400 (i.e., $1,900-$1,500) was counted as institution aid.

Highlights from NPSAS:90 (from a recent NCES Tabulation #92-003)

- About 18.6 million students were enrolled in 1989-90--including 16.3 million undergraduates and 2.3 million graduate and first-professional students.

Among the 16.3 million **undergraduates** (including full-time and part-time students) enrolled during 1989-90:

- About 43 percent (nearly 7 million) received financial aid from any source, including federal or state governments, institutions, or other private organizations, or combinations of these sources (excluding aid from relatives); averaging about $3,600.

- About 3 of every 10 received some type of federal aid; about 2 of every 10 received federal grants.

- Percentages of students receiving financial aid varied considerably, depending on the type of institution. Percentages ranged from about 28 percent of the 6.8 million undergraduates at public 2-year institutions to 82 percent of the 900,000 enrolled at proprietary, less-than-2-year schools.

- Average amounts of aid also varied considerably, depending on the type of institution.

  Among the 1.9 million aided students enrolled at public 2-year schools, the average amount of aid received was about $2,000.

  Among the 500,000 aided students enrolled in private, not-for-profit, doctoral-granting institutions, the average amount received was about $7,100.

  For the 750,000 aided students enrolled in private, for-profit, less-than-2-year institutions, the average amount was $4,100.

  Among the 1.3 million aided students enrolled in public, doctoral institutions, the average amount was about $3,600.

  Among the 985,000 aided students enrolled in other public 4-year institutions, the average amount was about $3,000.

- Overall, about 36 percent received some grant aid (including grants from federal and state governments, institutions, and/or employers). More than 70 percent of dependent undergraduates from families with incomes less than $10,000 received some grant aid, averaging about $2,900.

- Overall, about 10 percent of undergraduates in private, 4-year, not-for-profit institutions and 4 percent in public, 4-year institutions received federal college work-study assistance, averaging about $1,000.

- Among undergraduates, 29 percent received Title IV aid, whether dependent or independent. The average amount of Title IV aid to dependent students was $2,924 while to independent students it was $3,107.

Among the 2.3 million **graduate and first-professional** students (including full-time and part-time students) enrolled during 1989-90:

- About 45 percent (1 million) received some financial aid from any source, including federal or state governments, institutions, or employers; averaging nearly $8,000.

- About 18 percent received some type of federal aid, averaging $8,100; about 1 of every 4 received some institutional aid, averaging about $6,700; 1 of every 10 received some employer assistance, averaging about $1,900.

- Percentages of students receiving financial aid varied considerably, depending on the type of degree program. Percentages ranged from about 40 percent of the 1.3 million students enrolled in master's programs to about 70 percent of the 300,000 students enrolled in first-professional programs (e.g., law school, medical school, dentistry).

- Average amounts varied considerably, depending on the type of program. Among the 535,000 aided students in master's programs, the average amount of aid received was $5,900. For the 150,000 aided doctoral students and the 215,000 aided first-professional students, the average amount was more than $12,000.

- Overall, about 30 percent received some grant aid (including grants from federal and state governments, institutions, and/or employers), averaging about $3,200.

- Overall, nearly 3 of every 10 doctoral students received some type of assistantship, averaging about $9,000.

- Among graduate students, 17 percent received Title IV aid and the average amount of Title IV aid was $7,275.

[HANDOUT TO ACCOMPANY PRESENTATION AT ASA, BOSTON, MA August 1992, Session #279]

Table 1.--Average amount owed, by student level and by selected characteristics

	Undergraduate level (Year in school) 1st Freshman	2nd Soph	3rd Junior	4th Senior	Amount owed
Estimates					
Total	$3,133	$4,302	$5,764	$7,157	$4,675
Institution Type and Control					
Public, less-than-2-year	$2,363	low n	low n	low n	$2,293
Public, 2-3 year	$2,597	$3,627	$5,343	low n	$3,132
Public, 4-year	**$2,604**	**$3,831**	**$4,851**	**$6,317**	**$4,752**
Private, 2-year	$3,662	$4,776	low n	low n	$4,108
Private, 4-year	**$4,064**	**$6,113**	**$7,585**	**$9,543**	**$7,005**
Proprietary	$3,932	$5,533	$7,448	low n	$4,347
Dependency & Income					
Dep: Lt $10,000	$2,913	$3,702	$6,002	$7,004	$4,317
Dep: $10,000-$29,999	$2,617	$4,336	$6,053	$7,335	$4,429
Dep: $30,000-$49,999	$2,865	$5,145	$6,194	$7,809	$5,045
Dep: $50,000-$69,999	$3,112	$5,485	$6,671	$7,634	$5,355
Dep: $70,000+	$5,702	$5,214	$7,052	$9,288	$6,889
Ind: Lt $5,000	$3,107	$3,723	$6,584	$7,693	$4,887
Ind: $5,000-$9,999	$3,115	$4,306	$4,886	$7,468	$4,764
Ind: $10,000-$19,999	$3,482	$3,274	$4,595	$6,608	$4,148
Ind: $20,000-$29,999	$3,102	$3,721	$4,481	$5,589	$3,982
Ind: $30,000+	$3,365	$4,103	$3,689	$4,693	$3,888
Standard Errors					
Total	$105	$184	$150	$159	$85
Institution Type and Control					
Public, less-than-2-year	$366	low n	low n	low n	$333
Public, 2-3 year	$239	$435	$977	low n	$208
Public, 4-year	$94	$156	$168	$175	$105
Private, 2-year	$313	$583	low n	low n	$329
Private, 4-year	$135	$183	$230	$269	$140
Proprietary	$125	$306	$780	low n	$214
Dependency & Income					
Dep: Lt $10,000	$289	$196	$468	$372	$179
Dep: $10,000-$29,999	$128	$258	$314	$317	$144
Dep: $30,000-$49,999	$146	$801	$389	$347	$259
Dep: $50,000-$69,999	$382	$600	$390	$431	$248
Dep: $70,000+	$2,206	$624	$824	$1,177	$791
Ind: Lt $5,000	$140	$296	$412	$305	$148
Ind: $5,000-$9,999	$201	$323	$307	$421	$177
Ind: $10,000-$19,999	$217	$219	$298	$353	$146
Ind: $20,000-$29,999	$203	$530	$405	$411	$186
Ind: $30,000+	$470	$433	$341	$265	$224

Note: Tables on the following pages are from the *Methodology Report for the 1990 National Postsecondary Student Aid Study* (NCES #92-080)

Summary Table 7

Percentage of Students Receiving Title IV Aid and Any Aid, by Type and Control and Dependency Status: 1989-90

Students		All Institutions	Institutional Type and Control						
			Undergraduate					Graduate	
			Public Four-year	Public Two-year	Private Four-year	Private Two-year	Proprietary	Public	Private
Dependent	percent Title IV aid	28.7	41.4	14.7	29.5	2.0	11.4	0.4	0.6
	percent any aid	42.9	41.7	17.3	29.3	1.9	8.3	0.8	0.6
Independent	percent Title IV aid	26.4	22.0	25.4	9.9	2.1	27.4	6.2	7.0
	percent any aid	43.2	18.5	29.9	10.0	2.0	18.0	11.8	9.8
All	percent Title IV aid	27.3	30.6	20.6	18.6	2.0	20.4	3.7	4.1
	percent any aid	43.1	28.2	24.6	18.2	2.0	14.0	7.1	5.9

Summary Table 11

Average Title IV and Total Aid of Students, by Type and Control and Dependency Status: 1989-90

Students		All Institutions	Institutional Type and Control						
			Undergraduate					Graduate	
			Public Four-year	Public Two-year	Private Four-year	Private Two-year	Proprietary	Public	Private
Dependent	average Title IV aid	$2,971	$2,709	$1,500	$3,738	$2,731	$3,472	$5,977	$ 8,743
	average total aid	4,166	3,257	2,159	6,498	3,527	3,943	6,596	12,756
Independent	average Title IV aid	3,656	3,383	2,008	3,859	2,987	3,639	6,168	8,228
	average total aid	4,205	3,524	1,931	4,524	3,462	4,123	6,763	9,310
All	average Title IV aid	3,351	2,978	1,847	3,773	2,876	3,593	6,158	8,260
	average total aid	4,177	3,351	1,991	5,845	3,471	4,060	6,755	9,465

WHY LOW-INCOME STUDENTS DO NOT APPLY FOR AID

During the telephone interview, students who did not apply for financial aid during the current academic year were ask whether they had ever applied for financial aid. About one of every four students from families with low income (dependent students from families earning less than 20,000; or independent students from families with income less than $5,720) never applied. Those who never applied for financial aid were asked whether any of the following were reasons for not applying. They were then asked to indicate which was the most important reason for not applying.

Note--the percentages shown below are the percentage of all 1989-90 undergraduates students who responded that the specific reason was the most important reason for not applying for aid.

Percent	S.E.		
47%	**2.13**	**a.**	**My family and I were able to pay for my education.**
20	**1.80**	**c.**	**Family income was too high to qualify for financial aid.**
08	**1.30**	**e.**	**It was too hard to apply for financial aid.**
07	1.36	g.	I was not eligible because I only attended school part-time.
06	0.94	b.	I was not willing to go into debt for schooling.
05	0.95	i.	I missed the deadline for application.
04	0.93	d.	My grades and/or test scores not high enough to qualify for financial aid.
02	0.46	f.	Neither I nor my parents wanted to disclose our financial situation.
02	0.49	h.	No money was available for aid.

[**Higlighted** reasons showed significant differences by race/ethnicity. For example, 4 percent of white students from low-income families who had never applied for financial aid compared to 17 percent of Hispanic students said that it was too hard to apply for aid.]

HOW MUCH DO STUDENTS OWE?

Approximately one of every four undergraduates owes money for their postsecondary education. The proportion of students who owe money varies from about 24 percent of freshman to about 44 percent of seniors. Overall, the average amount owed was $4,700. Freshman owed approximately $3,100, while seniors owed about $7,200.

About 30 percent of graduate students who were enrolled in 1989-90 owed money for their education, averaging $12,000 (among those who borrowed).

Summary Table 7
Standard Errors
Percentage of Students Receiving Title IV Aid and Any Aid, by Type and Control and Dependency Status: 1989-90

Students		All Institutions	Institutional Type and Control						
			Undergraduate					Graduate	
			Public Four-year	Public Two-year	Private Four-year	Private Two-year	Proprietary	Public	Private
Dependent	percent Title IV aid	0.5	0.8	0.8	0.8	0.2	0.8	0.0	0.1
	percent any aid	0.7	0.8	0.8	0.7	0.2	0.6	0.1	0.1
Independent	percent Title IV aid	0.4	0.5	0.7	0.4	0.1	0.6	0.2	0.4
	percent any aid	0.4	0.4	0.9	0.5	0.2	0.5	0.3	0.3
All	percent Title IV aid	0.3	0.3	0.2	0.3	0.1	0.5	0.1	0.2
	percent any aid	0.4	0.4	0.6	0.3	0.2	0.4	0.2	0.1

Summary Table 11 **Standard Errors**
Average Title IV and Total Aid of Students, by Type and Control and Dependency Status: 1989-90

Students		All Institutions	Institutional Type and Control						
			Undergraduate					Graduate	
			Public Four-year	Public Two-year	Private Four-year	Private Two-year	Proprietary	Public	Private
Dependent	average Title IV aid	$41	$35	$ 61	$ 66	$182	$165	$343	$251
	average total aid	80	45	157	176	145	132	281	423
Independent	average Title IV aid	57	54	72	123	315	121	96	100
	average total aid	80	67	92	181	264	117	192	362
All	average Title IV aid	43	37	54	76	177	109	101	105
	average total aid	60	45	71	161	168	98	185	358

Student financial aid among full-time undergraduates, by type and control of institution

- **Almost 6 out of 10 undergraduates enrolled full-time in the fall of 1989 received some form of student financial aid. The proportion receiving aid was higher in private institutions than in public institutions. In private, for-profit institutions, nearly 9 out of 10 students received aid.**
- **Federal aid was the most common source of aid, especially among those enrolled in private, for-profit institutions.**
- **Institutional aid was much more common among those enrolled in private, nonprofit institutions, where about half of the students received such aid, than it was among those enrolled other types of institutions.**
- **The proportion of full-time undergraduates receiving aid dropped between 1986 and 1989 in all but private, for-profit institutions. This was due to a decline in the proportion receiving federal aid.**

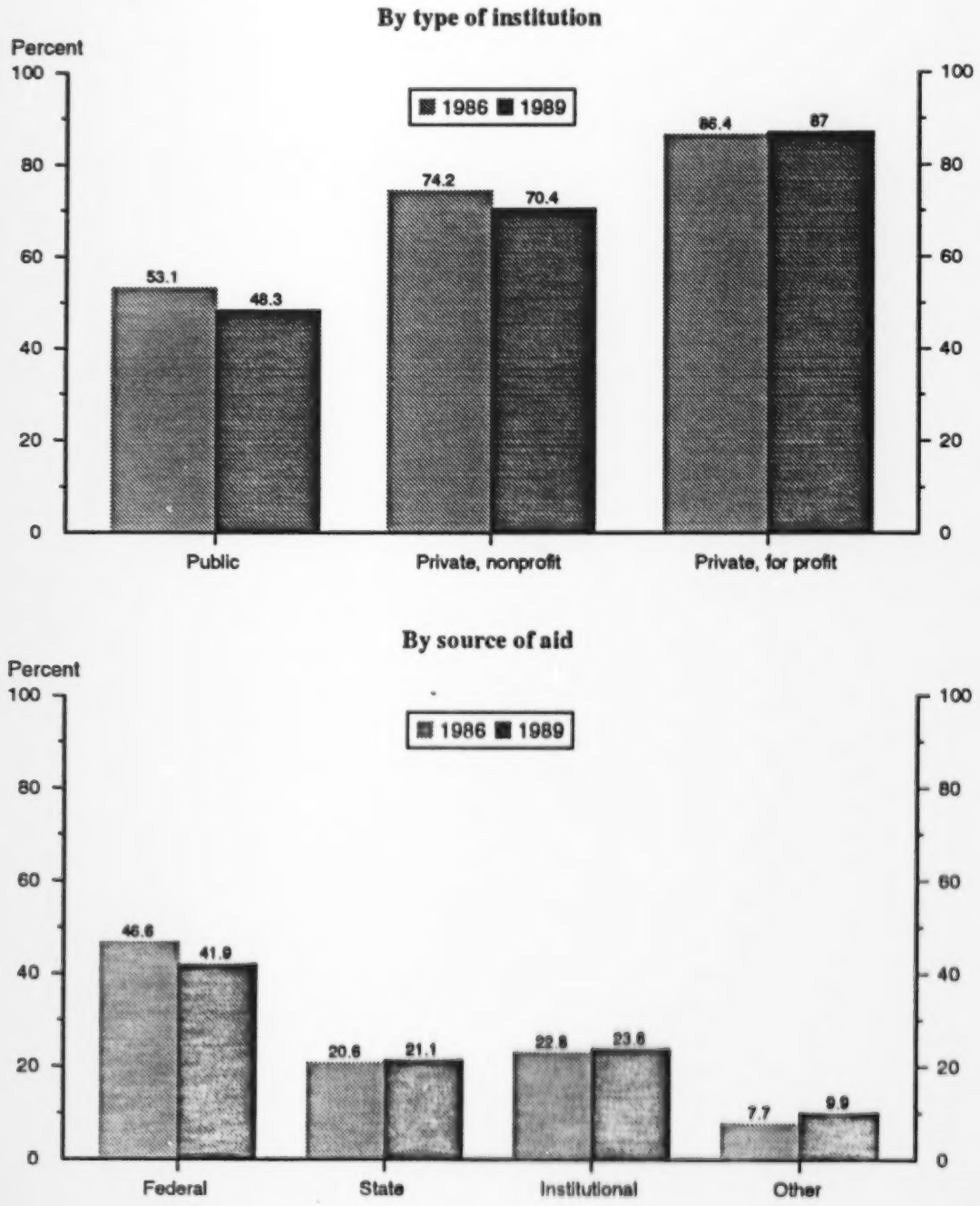
Student financial aid is important to postsecondary institutions because it enhances their ability to serve students from all types of economic backgrounds. This indicator shows the proportion of full-time undergraduate students enrolled in different types of institutions in fall 1986 and fall 1989 who received aid from various sources.

Percent of full-time undergraduates receiving student financial aid, by type of institution and source of aid: Fall 1986 and 1989

Source of aid and fall of year	Total	Public	Private, nonprofit	Private, for-profit
Any aid				
1986	60.4	53.1	74.2	86.4
1989	56.4	48.3	70.4	87.0
Federal aid				
1986	46.6	39.9	55.5	82.0
1989	41.9	34.8	49.4	82.1
State aid				
1986	20.6	18.3	30.7	11.4
1989	21.1	19.1	30.6	12.2
Institutional aid				
1986	22.8	15.9	49.4	5.3
1989	23.6	15.9	49.7	18.2
Other aid				
1986	7.7	6.9	11.3	4.0
1989	9.9	9.0	14.7	6.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study (NPSAS), 1987 and 1990.

Percent of full-time undergraduates receiving student financial aid, by type of institution and source of aid: Fall of 1986 and 1989



SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study (NPSAS), 1987 and 1990.

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Table xx-1 Percent of full-time students receiving financial aid, by source of aid, degree level, and type and control of institution: Falls of 1986 and 1989

	Any aid		Federal		State		Institutional		Other	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Undergraduate students										
Total	60.4	56.4	46.6	41.9	20.6	21.1	22.8	23.6	7.7	9.9
Public	53.1	48.3	39.9	34.8	18.3	19.1	15.9	15.9	6.9	9.0
4-year	54.7	49.9	41.5	36.0	19.1	19.7	17.1	17.3	7.3	9.3
2-year	48.7	44.5	35.7	32.2	16.6	18.4	13.8	13.5	6.0	8.1
Less than 2-year	68.0	56.3	54.3	37.5	17.9	10.2	10.9	10.2	4.6	12.1
Private, not-for-profit	74.2	70.4	55.5	49.4	30.7	30.6	49.4	49.7	11.3	14.7
4-year	74.2	70.5	55.3	49.1	30.6	31.0	50.6	51.3	11.6	14.7
2-year	75.3	66.9	57.6	49.4	32.2	26.9	35.8	32.6	8.2	16.5
Less than 2-year	70.0	79.3	62.3	69.2	26.9	21.0	5.9	17.6	7.5	7.1
Private, for-profit	86.4	87.0	82.0	82.1	11.4	12.2	5.3	18.2	4.0	5.0
2-year and above	85.9	87.2	82.2	81.7	19.1	19.3	5.3	15.2	3.6	7.2
Less than 2-year	86.6	86.9	81.9	82.4	6.6	6.4	5.3	20.7	4.2	3.3
Postbaccalaureate students										
Total	73.9	66.9	44.4	36.8	9.6	6.2	48.5	43.0	10.9	13.5
Master's	68.0	60.7	31.5	27.9	5.9	4.9	47.8	40.1	11.4	12.3
Public	67.6	58.9	30.1	24.9	6.1	6.1	48.6	41.9	8.7	9.3
Private	68.5	63.5	33.6	32.7	5.6	2.8	46.5	37.1	15.5	17.2
Doctoral	86.9	77.6	26.9	18.8	5.5	6.1	73.3	69.6	11.7	17.2
Public	89.3	76.1	28.6	16.7	7.1	7.9	75.1	68.5	11.4	19.4
Private	83.6	80.0	24.5	22.4	3.2	3.2	70.6	71.4	12.0	13.7
First-professional	75.2	73.4	65.1	62.5	15.2	8.8	39.3	34.9	10.0	14.6
Public	74.8	72.9	65.0	62.8	14.1	11.8	32.4	35.2	10.2	11.1
Private	75.4	73.8	65.2	62.3	15.7	6.7	42.9	34.7	9.9	17.0

NOTE: At the postbaccalaureate level, private institutions include not-for-profit and for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study (NPSAS), 1987 and 1990.

Table xx-2 Standard errors for estimated percentages in table xx-1

Undergraduate students	Any aid		Federal		State		Institutional		Other	
	1986	1989	1986	1989	1986	1989	1986	1989	1986	1989
Total	0.7	0.8	0.7	0.8	0.6	0.8	0.8	0.7	0.3	0.4
Public	0.7	1.0	0.7	0.9	0.7	1.0	0.6	0.7	0.3	0.4
4-year	0.8	1.1	0.8	1.0	0.9	1.2	0.6	0.7	0.3	0.5
2-year	1.6	2.1	1.3	2.0	1.1	1.9	1.3	1.4	0.8	0.7
Less than 2-year	6.8	5.2	9.2	6.4	7.8	2.2	4.2	2.6	1.2	5.4
Private, non-profit	0.9	1.2	1.2	1.2	1.3	1.5	1.4	1.4	0.7	0.7
4-year	1.0	1.3	1.3	1.3	1.4	1.6	1.4	1.4	0.7	0.7
2-year	3.6	3.3	4.2	3.1	3.4	4.0	4.2	4.0	1.7	2.8
Less than 2-year	12.7	3.7	11.7	4.7	10.3	8.8	1.6	8.8	3.6	2.9
Private, for-profit	1.4	1.2	1.8	1.4	1.7	1.5	0.8	1.7	1.1	0.6
2-year and above	2.3	1.7	2.6	1.9	3.4	2.9	1.1	2.5	0.8	0.9
Less than 2-year	1.8	1.7	2.2	2.0	1.9	1.3	1.1	2.1	1.8	0.6
Postbaccalaureate students										
Total	1.0	1.1	3.0	1.3	1.5	0.6	1.3	1.3	0.6	0.7
Master's	1.7	1.8	1.3	1.4	0.6	0.7	2.1	2.0	1.0	1.1
Public	2.4	2.3	1.8	1.5	1.0	1.1	2.6	2.5	1.4	1.0
Private	1.5	2.6	1.8	2.6	0.6	0.6	2.5	3.1	1.3	2.1
Doctor's	1.6	2.5	2.6	1.8	1.2	1.7	1.9	2.7	1.7	1.9
Public	2.2	3.3	4.0	2.2	2.1	2.5	2.6	3.4	2.1	2.6
Private	2.2	3.5	3.1	3.1	1.0	1.5	3.0	4.3	2.2	2.6
First-professional	1.4	1.2	2.5	1.5	2.4	1.2	3.0	1.5	0.8	1.2
Public	2.6	1.4	2.3	1.6	3.1	2.0	2.0	2.2	1.1	1.3
Private	1.5	1.8	3.3	2.3	3.2	1.3	3.4	2.0	1.0	1.9

NOTE: At the postbaccalaureate level, private institutions include nonprofit and for-profit institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 1987 and 1990.
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